



## FORM C-8

### Disclosure of Rights to Request Specific Reasons for Credit Denial

#### Given at Time of Application (Business Credit)

If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact Carl Flumerfelt, 661 Main Street, Winchester, MA 01890 (781) 729-2130 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**NOTICE:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agencies that administer compliance with this law concerning this creditor are:

U.S. Small Business Administration  
1441 L Street, N.W.  
Washington, D.C. 20416

Federal Deposit Insurance Corporation  
450 Bedford St., 2<sup>nd</sup> Floor  
Lexington, MA 02420

The State agency that administers compliance with the State law is:

Massachusetts Commission Against Discrimination  
One Ashburton Place  
Boston, MA 02108

Please retain this information for your records.